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| BI (Official Form 1)(04/13)  U   | nited S<br>Nort   |   |  | ruptcy<br>of Illino  |   |   |   |   | Voluntary Peti   | tion      |
|--|---|---|--|--|---|---|---|---|--|-----------|
| Name of Debtor (if individual, enter I Maguire, John M.  | Last, First, N  | Middle):                                |  |  |   | of Joint De<br>guire, Do  | ebtor (Spouse<br>onna L.  | ) (Last, First,   | Middle):   |           |
| All Other Names used by the Debtor i (include married, maiden, and trade na  | in the last 8 ames):  | years                                   |  |  |   |   | used by the J<br>maiden, and  |   | n the last 8 years:  |           |
| Last four digits of Soc. Sec. or Individe (if more than one, state all)  xxx-xx-6405   | dual-Taxpay   | er I.D. (I                              | TIN)/Com   | plete EIN  | (if more  | our digits o than one, state  | all)  | Individual-T  | axpayer I.D. (ITIN) No./Comp   | plete EIN |
| Street Address of Debtor (No. and Str<br>W36 Oakdale Lane<br>Mundelein, IL   | reet, City, an  | d State):                               |  | ZIP Code   | Street<br>W3<br>Mu  |   | Joint Debtor  | (No. and Str  |  | IP Code   |
| County of Residence or of the Princip <b>Lake</b>  | oal Place of I  | Business:                               |  | 60060  | Lal   | ке  |   | _   | ce of Business:  | 50        |
| Mailing Address of Debtor (if differer PO Box 634 Mundelein, IL  | nt from stree   | t address                               |  | ZIP Code   | 491<br>God  | g Address<br>3 Eiffel I<br>dfrey, IL                                    |   | or (if differer   |  | IP Code   |
| Location of Principal Assets of Busine<br>(if different from street address above  | ess Debtor<br>e):   |   |  | <u> </u>   |   |   |   |   | 620  | 35        |
| <b>Type of Debtor</b> (Form of Organization) (Check one  | e box)  |   |  | of Business  | 3   |   |   |   | tcy Code Under Which<br>ed (Check one box)   |           |
| Individual (includes Joint Debtors, See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LI☐ Partnership ☐ Other (If debtor is not one of the above check this box and state type of entity large.)  | LP) ve entities, below.)  | Singlin 11 Railro Stock Comi            | U.S.C. § 1<br>oad<br>abroker<br>modity Bro<br>ing Bank | eal Estate as<br>101 (51B)                                   | s defined   | Chapt Chapt Chapt Chapt Chapt Chapt                                     | er 9<br>er 11<br>er 12  | of<br>□ Ch  | apter 15 Petition for Recognit<br>a Foreign Main Proceeding<br>apter 15 Petition for Recognit<br>a Foreign Nonmain Proceedin | ion       |
| Chapter 15 Debtors Country of debtor's center of main interest Each country in which a foreign proceedin by, regarding, or against debtor is pending   | ng  | Debto<br>under                          | Tax-Exer<br>(Check box<br>r is a tax-ex<br>Title 26 of | mpt Entity<br>, if applicabl<br>empt organiz<br>the United S | e)<br>zation<br>tates   | defined<br>"incurr  | are primarily co<br>I in 11 U.S.C. §<br>ed by an indivi<br>nal, family, or    | (Check<br>onsumer debts,<br>101(8) as<br>dual primarily |  | -         |
| Filing Fee (Checo Full Filing Fee attached Filing Fee to be paid in installments (an attach signed application for the court's debtor is unable to pay fee except in in Form 3A. Filing Fee waiver requested (applicable attach signed application for the court's | applicable to in<br>s consideration<br>stallments. Ru<br>e to chapter 7 | n certifyin<br>ule 1006(b<br>individual | g that the ). See Office ls only). Mu                  | ial Check st B.  | Debtor is not if: Debtor's aggrare less than sall applicable A plan is bein Acceptances | regate nonco<br>\$2,490,925 (e boxes:<br>ag filed with<br>of the plan w | debtor as definess debtor as dentingent liquida amount subject this petition. | defined in 11 Unated debts (except to adjustment        |  |           |
| Statistical/Administrative Informati  ☐ Debtor estimates that funds will be ☐ Debtor estimates that, after any ex there will be no funds available fo  | e available f<br>kempt proper   | rty is exc                              | luded and  | administrat  |   | es paid,  |   | THIS  | SPACE IS FOR COURT USE ON  | LY        |
| Estimated Number of Creditors  | □ □ 200- 1,   |   | 5,001-<br>10,000                                       | 10,001-<br>25,000  | 25,001-<br>50,000   | 50,001-<br>100,000  | OVER 100,000  |   |  |           |
| \$0 to \$50,001 to \$100,001 to \$<br>\$50,000 \$100,000 \$500,000 to  | to \$1 to   | ]<br>1,000,001<br>\$10<br>illion        | \$10,000,001<br>to \$50<br>million                     | \$50,000,001<br>to \$100<br>million                          | \$100,000,001<br>to \$500<br>million  | \$500,000,001<br>to \$1 billion   | More than \$1 billion   |   |  |           |
| \$0 to \$50,001 to \$100,001 to \$<br>\$50,000 \$100,000 \$500,000 to  | to \$1 to   | ]<br>1,000,001<br>\$10<br>illion        | \$10,000,001<br>to \$50<br>million                     | \$50,000,001<br>to \$100<br>million                          | \$100,000,001<br>to \$500<br>million  | \$500,000,001 to \$1 billion  | More than<br>\$1 billion  |   |  |           |

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Maguire, John M. Maguire, Donna L. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Stephen S. Newland **September 16, 2015** Signature of Attorney for Debtor(s) (Date) Stephen S. Newland 6207458 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 51 Document **B1** (Official Form 1)(04/13)

# **Voluntary Petition**

(This page must be completed and filed in every case)

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# X /s/ John M. Maguire

Signature of Debtor John M. Maguire

### X /s/ Donna L. Maguire

Signature of Joint Debtor Donna L. Maguire

Telephone Number (If not represented by attorney)

### **September 16, 2015**

Date

### Signature of Attorney\*

### X /s/ Stephen S. Newland

Signature of Attorney for Debtor(s)

#### Stephen S. Newland 6207458

Printed Name of Attorney for Debtor(s)

### Newland & Newland, LLP

Firm Name

1512 Artaius Parkway, Ste. 300 Libertyville, IL 60048

Address

# Email: steve@newlandlaw.com

(847) 549-0000 Fax: (847) 549-1902

Telephone Number

### **September 16, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Maguire, John M. Maguire, Donna L.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

| ◥ | 7 |  |
|---|---|--|
|   |   |  |

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Northern District of Illinois

| _     | John M. Maguire  |           |          |   |
|-------|------------------|-----------|----------|---|
| In re | Donna L. Maguire |           | Case No. |   |
|       |                  | Debtor(s) | Chapter  | 7 |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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| B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  | age 2  |
|--|--------|
| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable         |        |
| statement.] [Must be accompanied by a motion for determination by the court.]                            |        |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or m             | ıental |
| deficiency so as to be incapable of realizing and making rational decisions with respect to financial    |        |
| responsibilities.);  |        |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being            | ,      |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, | or     |
| through the Internet.);  |        |
| ☐ Active military duty in a military combat zone.  |        |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling     | 5      |
| requirement of 11 U.S.C. § 109(h) does not apply in this district.                                       |        |
| I certify under penalty of perjury that the information provided above is true and correct.              |        |
| Signature of Debtor: /s/ John M. Maguire   |        |
| John M. Maguire  |        |
| Date: September 16, 2015   |        |
|  |        |

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B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Northern District of Illinois

|       | John M. Maguire  |           |          |   |
|-------|------------------|-----------|----------|---|
| In re | Donna L. Maguire |           | Case No. |   |
|       |                  | Debtor(s) | Chapter  | 7 |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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| B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  Page 2   |
|---|
| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable  |
| tatement.] [Must be accompanied by a motion for determination by the court.]  |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental   |
| deficiency so as to be incapable of realizing and making rational decisions with respect to financial   |
| responsibilities.);   |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being   |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or   |
| through the Internet.);   |
| ☐ Active military duty in a military combat zone.   |
| □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. |
| I certify under penalty of perjury that the information provided above is true and correct.   |
| Signature of Debtor: /s/ Donna L. Maguire   |
| Donna L. Maguire  |
| Date: September 16, 2015  |

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

| In re | John M. Maguire, |         | Case No. |   |
|-------|------------------|---------|----------|---|
|       | Donna L. Maguire |         |          |   |
| _     |                  | Debtors | Chapter  | 7 |
|       |                  |         |          |   |

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES | OTHER    |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property   | Yes                  | 1                | 0.00              |             |          |
| B - Personal Property   | Yes                  | 3                | 6,737.62          |             |          |
| C - Property Claimed as Exempt  | Yes                  | 1                |                   |             |          |
| D - Creditors Holding Secured Claims  | Yes                  | 1                |                   | 0.00        |          |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes                  | 3                |                   | 33,087.14   |          |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                           | Yes                  | 4                |                   | 327,466.76  |          |
| G - Executory Contracts and<br>Unexpired Leases                                 | Yes                  | 1                |                   |             |          |
| H - Codebtors   | Yes                  | 1                |                   |             |          |
| I - Current Income of Individual<br>Debtor(s)                                   | Yes                  | 3                |                   |             | 2,346.95 |
| J - Current Expenditures of Individual<br>Debtor(s)                             | Yes                  | 2                |                   |             | 3,409.50 |
| Total Number of Sheets of ALL Schedu  | ıles                 | 20               |                   |             |          |
|   | T                    | otal Assets      | 6,737.62          |             |          |
|   |                      |                  | Total Liabilities | 360,553.90  |          |

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

| In re | John M. Maguire, |         | Case No. |   |  |
|-------|------------------|---------|----------|---|--|
|       | Donna L. Maguire |         |          |   |  |
| _     |                  | Debtors | Chapter  | 7 |  |

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount    |
|---|-----------|
| Domestic Support Obligations (from Schedule E)  | 0.00      |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | 33,087.14 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00      |
| Student Loan Obligations (from Schedule F)  | 0.00      |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E                | 0.00      |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | 0.00      |
| TOTAL   | 33,087.14 |

### State the following:

| Average Income (from Schedule I, Line 12)  | 2,346.95 |
|--|----------|
| Average Expenses (from Schedule J, Line 22)  | 3,409.50 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14) | 3,586.91 |

#### State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |           | 0.00       |
|--|-----------|------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | 32,858.48 |            |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |           | 228.66     |
| 4. Total from Schedule F   |           | 327,466.76 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |           | 327,695.42 |

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B6A (Official Form 6A) (12/07)

| In re | John M. Maguire, | Case No. |
|-------|------------------|----------|
|       | Donna L. Maguire |          |

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| 3 residential lots and 1 commercial lot in Sun Sites AZ. Purchased by joint debtor's father years ago but area was never developed and land became | Joint debtor fee simple                    | e W   | 0.00   | Unknown                    |
|--|--|---|--|----------------------------|
| Description and Location of Property   | Nature of Debtor's<br>Interest in Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in<br>Property, without<br>Deducting any Secured<br>Claim or Exemption | Amount of<br>Secured Claim |

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

worthless. No value given as no estimate can be

determined

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B6B (Official Form 6B) (12/07)

| In re | John M. Maguire, | Case No. |
|-------|------------------|----------|
|       | Donna L. Maguire |          |

Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

|     | Type of Property   | N O N Description and Location of Property E   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|-----|--|--|---|---|
| 1.  | Cash on hand   | Cash on hand or in debtor's possession.  | J   | 20.00   |
| 2.  | Checking, savings or other financial   | Checking Account at USBank #5171   | н   | 36.59   |
|     | accounts, certificates of deposit, or shares in banks, savings and loan,   | Checking Account at US BANK #5072  | W   | 279.64  |
|     | thrift, building and loan, and<br>homestead associations, or credit<br>unions, brokerage houses, or<br>cooperatives.             | Green Dot card account ending in 1122  | Н   | 801.39  |
| 3.  | Security deposits with public utilities, telephone companies, landlords, and others.   | x  |   |   |
| 4.  | Household goods and furnishings, including audio, video, and computer equipment.   | Regular and Customary Furniture, Home Furnishings, Appliances, Kitchenware,Home Electronics Household goods and sundries | J   | 2,000.00  |
| 5.  | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | Misc CDs, DVDs, Books and non collectible wall are   | н   | 200.00  |
| 6.  | Wearing apparel.   | Usual and Necessary Wearing Apparel  | J   | 300.00  |
| 7.  | Furs and jewelry.  | x  |   |   |
| 8.  | Firearms and sports, photographic, and other hobby equipment.  | x  |   |   |
| 9.  | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.            | Scott Trade account in deficit <2.00>  | W   | 0.00  |
| 10. | Annuities. Itemize and name each issuer.   | X  |   |   |
|     |  |  |   |   |

Sub-Total > 3,637.62 (Total of this page)

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

| In re                 | John M. Maguire,<br>Donna L. Maguire   |                  |                                      | Case No.                                    |  |  |
|-----------------------|--|------------------|--------------------------------------|---|--|--|
|                       | Debtors  SCHEDULE B - PERSONAL P  (Continuation Sheet)   |                  |                                      | <br>PROPERTY                                |  |  |
|                       | Type of Property   | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |  |
| 0<br>1<br>2<br>(<br>r | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the secord(s) of any such interest(s). | X                |                                      |   |  |  |
| (                     | nterests in IRA, ERISA, Keogh, or other pension or profit sharing blans. Give particulars.   | X                |                                      |   |  |  |
| 8                     | Stock and interests in incorporated and unincorporated businesses. temize.   | X                |                                      |   |  |  |
|                       | nterests in partnerships or joint<br>ventures. Itemize.  | X                |                                      |   |  |  |
| 2                     | Government and corporate bonds and other negotiable and nonnegotiable instruments.   | X                |                                      |   |  |  |
| 16. <i>A</i>          | Accounts receivable.   | X                |                                      |   |  |  |
| Ţ                     | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   | x                |                                      |   |  |  |
|                       | Other liquidated debts owed to debtor neluding tax refunds. Give particulars   |                  |                                      |   |  |  |
| 6                     | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the lebtor other than those listed in Schedule A - Real Property.   | X                |                                      |   |  |  |
| i                     | Contingent and noncontingent nterests in estate of a decedent, leath benefit plan, life insurance policy, or trust.  | X                |                                      |   |  |  |
| t                     | Other contingent and unliquidated claims of every nature, including ax refunds, counterclaims of the lebtor, and rights to setoff claims. Give estimated value of each.  | x                |                                      |   |  |  |
|                       |  |                  |                                      | Sub-Tota<br>(Total of this page)            | al > <b>0.00</b>   |  |

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

| In re | John M. Maguire, |
|-------|------------------|
|       | Donna L. Maguire |

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

|     | Type of Property  | N<br>O<br>N<br>E | Description and Location of Property                                    | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|-----|---|------------------|---|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars.   | X                |   |   |   |
| 23. | Licenses, franchises, and other general intangibles. Give particulars.  | X                |   |   |   |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |   |   |   |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories.  | 200<br>con       | 0 Toyota Avalon with 180K miles in poor<br>idition. Value per Edmunds   | J   | 1,500.00  |
|     |   | 200<br>con       | 5 Chevy Impala with 140,000 miles in fair<br>idition. Value per Edmunds | J   | 1,600.00  |
| 26. | Boats, motors, and accessories.   | X                |   |   |   |
| 27. | Aircraft and accessories.   | X                |   |   |   |
| 28. | Office equipment, furnishings, and supplies.  | X                |   |   |   |
| 29. | Machinery, fixtures, equipment, and supplies used in business.  | X                |   |   |   |
| 30. | Inventory.  | X                |   |   |   |
| 31. | Animals.  | X                |   |   |   |
| 32. | Crops - growing or harvested. Give particulars.   | X                |   |   |   |
| 33. | Farming equipment and implements.   | X                |   |   |   |
| 34. | Farm supplies, chemicals, and feed.   | X                |   |   |   |
| 35. | Other personal property of any kind not already listed. Itemize.  | X                |   |   |   |

Sub-Total > (Total of this page)

3,100.00

Total >

6,737.62

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

| In re | John M. Maguire, | Case No. |
|-------|------------------|----------|
|       | Donna L. Maguire |          |

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | ☐ Check if debtor claims a homestead exemption that exceeds                         |
|---|---|
| (Check one box)   | \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte |
| □ 11 U.S.C. §522(b)(2)  | with respect to cases commenced on or after the date of adjustment.)                |
| 11 II C C 8522(b)(2)  |   |

| Description of Property   | Specify Law Providing<br>Each Exemption          | Value of<br>Claimed<br>Exemption | Current Value of<br>Property Without<br>Deducting Exemption |
|---|--|----------------------------------|---|
| Cash on Hand<br>Cash on hand or in debtor's possession.   | 735 ILCS 5/12-1001(b)                            | 20.00                            | 20.00   |
| Checking, Savings, or Other Financial Accounts, C<br>Checking Account at USBank #5171   | Certificates of Deposit<br>735 ILCS 5/12-1001(b) | 100%                             | 36.59   |
| Checking Account at US BANK #5072   | 735 ILCS 5/12-1001(b)                            | 100%                             | 279.64  |
| Green Dot card account ending in 1122   | 735 ILCS 5/12-1001(b)                            | 100%                             | 801.39  |
| Household Goods and Furnishings<br>Regular and Customary Furniture, Home<br>Furnishings, Appliances, Kitchenware,Home<br>Electronics Household goods and sundries | 735 ILCS 5/12-1001(b)                            | 2,000.00                         | 2,000.00  |
| Books, Pictures and Other Art Objects; Collectible Misc CDs, DVDs, Books and non collectible wall art   | <u>s</u><br>735 ILCS 5/12-1001(b)                | 200.00                           | 200.00  |
| Wearing Apparel Usual and Necessary Wearing Apparel   | 735 ILCS 5/12-1001(a)                            | 300.00                           | 300.00  |
| Automobiles, Trucks, Trailers, and Other Vehicles<br>2000 Toyota Avalon with 180K miles in poor<br>condition. Value per Edmunds                                   | 735 ILCS 5/12-1001(c)                            | 1,500.00                         | 1,500.00  |
| 2005 Chevy Impala with 140,000 miles in fair condition. Value per Edmunds   | 735 ILCS 5/12-1001(b)                            | 1,600.00                         | 1,600.00  |

|        | C 727 C2 |          |
|--------|----------|----------|
| Total: | 6.737.62 | 6.737.62 |
|        |          |          |

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B6D (Official Form 6D) (12/07)

| In re | John M. Maguire, |
|-------|------------------|
|       | Donna L. Maguire |

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR   | Hu H W J C | sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN  | ZMDZ-4ZOO | シローこのードヱこ | DISPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--|------------|---|-----------|-----------|----------|--|---------------------------------|
| Account No.  Cochise County Treasurers Office PO Box 1778 Bisbee, AZ 85603                           |  | J          | 2015 Property Taxes 3 residential lots and 1 commercial lot No value given as no estimate can be determined. Current taxes due 121 but approxunatekt 5 additional years due and owing | Ť         | DATED     |          |  |                                 |
|  |  |            | Value \$ <b>0.00</b>  | 1         |           |          | Unknown  | Unknown                         |
| Account No.  |  |            | Value \$  |           |           |          |  |                                 |
| Account No.  |  |            | Value \$  |           |           |          |  |                                 |
| Account No.  |  |            | Value \$  |           |           |          |  |                                 |
| continuation sheets attached   | Subtotal (Total of this page) 0.00 0.00          |            |   |           |           | 0.00     |  |                                 |
|  | Total 0.00 0.00 (Report on Summary of Schedules) |            |   |           |           | 0.00     |  |                                 |

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B6E (Official Form 6E) (4/13)

| In re | John M. Maguire, | Case No |
|-------|------------------|---------|
|       | Donna L. Maguire |         |

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled

| "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.   |
|---|
| Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.             |
| Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
| ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)   |
| ☐ Domestic support obligations  |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relationship of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).   |
| ☐ Extensions of credit in an involuntary case   |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).   |
| ☐ Wages, salaries, and commissions  |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).                                   |
| ☐ Contributions to employee benefit plans   |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).   |
| ☐ Certain farmers and fishermen   |
| Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  |
| ☐ Deposits by individuals   |
| Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. \$ 507(a)(7).   |
| ■ Taxes and certain other debts owed to governmental units  |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
| ☐ Commitments to maintain the capital of an insured depository institution  |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).  |
| ☐ Claims for death or personal injury while debtor was intoxicated  |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).  |

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

| In re | John M. Maguire, |         | Case No. |  |
|-------|------------------|---------|----------|--|
|       | Donna L. Maguire |         |          |  |
| _     |                  | Debtors | -,       |  |

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

|   |                 |       |                   |            |                  |                  | TYPE OF PRIORITY   | 7  |
|---|-----------------|-------|-------------------|------------|------------------|------------------|--------------------|--|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)             | C O D E B T O R | Hu Hu |                   | CONFINGENT | UNLLQULDA        | U<br>T<br>E<br>D | AMOUNT<br>OF CLAIM | AMOUNT NOT<br>ENTITLED TO<br>PRIORITY, IF ANY<br>AMOUNT<br>ENTITLED TO<br>PRIORITY |
| Account No. xxxxxxx 1040  |                 |       | 2010              | Т          | A<br>T<br>E<br>D |                  |                    |  |
| Illinois Department of Revenue<br>Springfield, IL 62736   |                 | J     | Taxes             |            |                  |                  |                    | 0.00   |
|   | _               |       |                   |            |                  |                  | 888.12             | 888.12   |
| Account No. xxxxxxxx 1040  Illinois Department of Revenue Springfield, IL 62736                             |                 | J     | 2011 Taxes        |            |                  |                  |                    | 193.74   |
|   |                 |       |                   |            |                  |                  | 9,135.00           | 8,941.26   |
| Account No. XXXXXXXX 1040  Illinois Department of Revenue Springfield, IL 62736                             |                 | J     | 2012 Taxes        |            |                  |                  |                    | 34.92  |
| 4040  |                 |       | 2000              |            |                  |                  | 3,126.17           | 3,091.25   |
| Account No. xxxxxxxx xx-1040  Illinois Department of Revenue Springfield, IL 62736                          |                 | J     | 2009 income taxes |            |                  |                  | 269.24             | 0.00   |
| Account No. xxxxxxxx 1040   | +               |       | 2007              |            |                  | H                | 203.24             | 203.24   |
| Internal Revenue Service<br>Centralized Insolvency Operations<br>PO Box 7346<br>Philadelphia, PA 19101-7346 |                 | J     | Taxes             |            |                  |                  | 18,542.61          | 18,542.61  |
| Sheet 1 of 2 continuation sheets at   | ttache          | d to  | <u>S</u>          | ubt        | ota              | ıl               | -,                 | 228.66   |
| Schedule of Creditors Holding Unsecured P   |                 |       |                   | his j      | pag              | ge)              | 31,961.14          | 31,732.48  |

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B6E (Official Form 6E) (4/13) - Cont.

| In re | John M. Maguire, |         | Case No. |  |
|-------|------------------|---------|----------|--|
|       | Donna L. Maguire |         |          |  |
| _     |                  | Debtors | ,        |  |

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxxxxxx 1040 2013 proposed federak tax liability, still being Internal Revenue Service negotiated 0.00 **Centralized Insolvency Operations** PO Box 7346 Philadelphia, PA 19101-7346 1,126.00 1,126.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 1,126.00 1,126.00 Total 228.66 (Report on Summary of Schedules) 33,087.14 32,858.48

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B6F (Official Form 6F) (12/07)

| In re | John M. Maguire,<br>Donna L. Maguire |         | Case No. |  |
|-------|--------------------------------------|---------|----------|--|
|       |                                      | Debtors | _,       |  |

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS  | C<br>O<br>D<br>E<br>B<br>T | Н           | usband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND  | 0              | ) N | D I S | AMOUNT OF CLAIM |
|--|----------------------------|-------------|---|----------------|-----|-------|-----------------|
| INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                                       | B<br>T<br>O<br>R           | C<br>J<br>M | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE |                |     |       | AMOUNT OF CLAIM |
| Account No. Country Financial  |                            |             | Insurance Permiums  | T              | I A |       |                 |
| Afni, Inc.<br>404 Brock Drive<br>Bloomington, IL 61702   |                            | J           |   |                |     |       | -               |
| A account No.  |                            |             | 2045  |                |     |       | 1,603.67        |
| Account No.  | $\dashv$                   |             | 2015  |                |     |       |                 |
| AT&T Mobility<br>PO Box 6428<br>Carol Stream, IL 60197-6428  |                            | J           | utitility   |                |     |       | 50.04           |
| Account No. xxxx3174   |                            | -           | 08 Hsbc Bank Nevada   |                | +   |       | 58.81           |
| Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595 |                            | v           |   |                |     |       |                 |
| Account No.  |                            |             | credit card sold to LVNV funding                                | 4              | _   |       | 410.00          |
| Citibank<br>(p) Bankruptcy<br>PO Box 790034<br>Saint Louis, MO 63179-0034                                    |                            | J           | Credit Card Sold to Evidy funding                               |                |     |       |                 |
|  |                            |             |   |                |     |       | 5,264.04        |
| 3 continuation sheets attached   |                            |             | (Total  | Sul<br>of this |     |       | 7,336.52        |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John M. Maguire, | Case No. |
|-------|------------------|----------|
|       | Donna L. Maguire |          |

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|   | С        | ш                | sband, Wife, Joint, or Community  |            | ш                     | D |                 |
|---|----------|------------------|---|------------|-----------------------|---|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | ODEBTOR  | H<br>W<br>J<br>C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | QUL                   |   | AMOUNT OF CLAIM |
| Account No. xxx1107   |          |                  | Opened 11/30/07 Last Active 5/30/13   | ד          | D<br>A<br>T<br>E<br>D |   |                 |
| Cons Coop Cu<br>2750 Washington<br>Waukegan, IL 60079   |          | J                | Real Estate Deficiency on agreed foreclosure  |            | D                     |   |                 |
| Account No. xxxxxxxxxxx8069   | _        |                  | Opened 5/23/11 Last Active 5/25/12  | -          |                       |   | 186,871.73      |
| Consumers Coop Cred Un<br>Po Box 9119<br>Waukegan, IL 60079                                       |          | J                | Credit Card   |            |                       |   |                 |
|   |          |                  |   |            |                       |   | 2,475.00        |
| Account No. xxxxx3001  Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079                      |          | J                | Opened 1/25/84 Last Active 10/12/10  Deposit Related  |            |                       |   | 562.00          |
| Account No. xxxxxxxxx1020   | ┢        |                  | Opened 10/01/03 Last Active 6/24/09   |            |                       |   |                 |
| Dsnb Macys<br>Po Box 8218<br>Mason, OH 45040  |          | Н                | Charge Account  |            |                       |   | 224.00          |
| Account No. xxxx8205  | $\vdash$ |                  | Comcast   |            |                       | Н | 224.00          |
| ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057                             |          | н                |   |            |                       |   | 152.00          |
| Sheet no1 of _3 sheets attached to Schedule of  | <u> </u> |                  |   | Subt       | ote                   | L |                 |
| Creditors Holding Unsecured Nonpriority Claims  |          |                  | (Total of t   |            |                       |   | 190,284.73      |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John M. Maguire, | Case No. |
|-------|------------------|----------|
|       | Donna L. Maguire |          |

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| CREDITOR'S NAME,   | C             | Hu          | sband, Wife, Joint, or Community  | C          | U             | P               | ,   |                 |
|--|---------------|-------------|---|------------|---------------|-----------------|-----|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)                   | O D E B T O R | C<br>J<br>M | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | NL I QU I DAT | D I S P U T E D | :   | AMOUNT OF CLAIM |
| Account No. 26847 Oakdale Lane, Mundelein  | 1             |             | Water and sewer   | '          | E             |                 |     |                 |
| Lake County Dept of Pub Works<br>650 W Winchester Road<br>Libertyville, IL 60048-1391              |               | J           |   |            | D             |                 |     | 277.50          |
| Account No. xxxxxx0506   | T             |             | Credit One Bank N A   | $\top$     | T             | T               | Ť   |                 |
| Midland Fund<br>2365 Northside Dri<br>San Diego, CA 92108  |               | w           |   |            |               |                 |     | 797.00          |
| Account No. xxxxxxxxx4051  | t             | H           | Opened 4/27/10 Last Active 7/20/15  | $\dagger$  | T             | T               | t   |                 |
| Peoples Gas<br>Attention: Bankruptcy Department<br>130 E. Randolph 17th Floor<br>Chicago, IL 60601 |               | н           | Agriculture   |            |               |                 |     | 148.00          |
| Account No. xxxxxx3600   | ┪             | H           | 01 Grand Victoria Casino  | $\dagger$  | T             | T               | t   |                 |
| Trident Asst 53 Perimeter Cente Atlanta, GA 30346  |               | w           |   |            |               |                 |     | 3,210.00        |
| Account No. xxxxxx0451   |               | T           | 01 Grand Victoria Casino  | $\top$     | T             | T               | †   |                 |
| Trident Asst<br>53 Perimeter Cente<br>Atlanta, GA 30346  |               | w           |   |            |               |                 |     | 285.00          |
| Sheet no. 2 of 3 sheets attached to Schedule of  |               | •           | ,   | Sub        | tota          | ıl              | Ť   | 4 747 50        |
| Creditors Holding Unsecured Nonpriority Claims   |               |             | (Total of t   | this       | pas           | ze)             | , [ | 4,717.50        |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | John M. Maguire, | Case No |
|-------|------------------|---------|
| _     | Donna L. Maguire |         |

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|   |   |        |                                   | 1.                    | 1                     | Τ.  | _           |                 |
|---|---|--------|-----------------------------------|-----------------------|-----------------------|-----|-------------|-----------------|
| CREDITOR'S NAME,  | 0 | Hus    | sband, Wife, Joint, or Community  | - C                   | N N                   | H   | ויו         |                 |
| MAILING ADDRESS   |   | Н      | DATE CLAIM WAS INCURRED AND       | N                     | UNLL QUL              | 5   | S  <br>P    |                 |
| INCLUDING ZIP CODE,   | B | W<br>J | CONSIDERATION FOR CLAIM. IF CLAIM | Ιį                    | ļ                     | Įį  | ψ           | AMOUNT OF CLAIM |
| AND ACCOUNT NUMBER (See instructions above.)                  | 0 | C      | IS SUBJECT TO SETOFF, SO STATE.   | N<br>G<br>E<br>N<br>T | ۱ĭ                    | Ė   | Ė           | AMOUNT OF CLAIM |
| (See instructions above.)                                     | R | Ĭ      |                                   | E                     | DA                    | [   | D           |                 |
| Account No.   |   |        | 4/1/2015                          | Ť                     | D<br>A<br>T<br>E<br>D | ı   | Ī           |                 |
|   |   |        |                                   |                       | þ                     | ı   | -           |                 |
| West Shore Park Corp  |   |        | Assessment on foreclosed property |                       |                       | T   | ╗           |                 |
| %Fred Aichele   |   | J      |                                   |                       |                       | ı   | -           |                 |
| 19441 Prospect Drive  |   |        |                                   |                       |                       | ı   | -           |                 |
| Mundelein, IL 60060   |   |        |                                   |                       |                       | ı   | -           |                 |
| Mundeleni, ie 00000   |   |        |                                   |                       |                       | ı   | -           | CEO 00          |
|   |   |        |                                   |                       |                       | ı   | -           | 652.00          |
| Account No. xx L 830  |   |        | 5/28/2014                         | T                     |                       | T   | T           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
| Woodland Grove  |   |        | civil tort judgement              |                       |                       | ı   | -           |                 |
| %Daniel Wolf  |   | w      |                                   |                       |                       | ı   | -           |                 |
| 314 N McHenrty Road   |   |        |                                   |                       |                       | ı   | -           |                 |
| Buffalo Grove, IL 60089                                       |   |        |                                   |                       |                       | ı   | -           |                 |
| Bullalo Grove, IL 60069                                       |   |        |                                   |                       |                       | ı   | -           | 101 000 50      |
|   |   |        |                                   |                       |                       | ı   | -           | 121,680.56      |
| Account No. New York and company                              |   |        | retail credit                     |                       | T                     | T   | 7           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
| World Financial Ntwk Ntl Bank                                 |   |        |                                   |                       |                       | ı   | -           |                 |
| PO Box 182273   |   | J      |                                   |                       |                       | ı   | -           |                 |
|   |   | ٦      |                                   |                       |                       | ı   | -           |                 |
| Columbus, OH 43218  |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           | 2,795.45        |
| Account No.   |   |        |                                   | T                     | T                     | T   | 7           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
| Account No.   |   |        |                                   |                       |                       | T   | T           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   |                       |                       | ı   | -           |                 |
|   |   |        |                                   | $\perp$               | $\perp$               |     | _]          |                 |
| Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of |   |        |                                   | Sub                   | tota                  | al  | T           |                 |
| Creditors Holding Unsecured Nonpriority Claims                |   |        | (Total of                         |                       |                       |     | $^{\prime}$ | 125,128.01      |
| Creations froming offsecured frompriority Claims              |   |        | (Total of                         |                       |                       |     | '           |                 |
|   |   |        |                                   |                       | Γot                   |     |             |                 |
|   |   |        | (Report on Summary of S           | che                   | dul                   | es) | ) [         | 327,466.76      |

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B6G (Official Form 6G) (12/07)

| In re | John M. Maguire, | Case No. |
|-------|------------------|----------|
|       | Donna L. Maguire |          |

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-31544 Doc 1 Filed 09/16/15 Entered 09/16/15 11:29:53 Desc Main Document Page 24 of 51

B6H (Official Form 6H) (12/07)

| In re | John M. Maguire, | Case No. |
|-------|------------------|----------|
|       | Donna L. Maguire |          |

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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| Fill          | in this information t  | o identify your c                                 | ase:  |  |                         |                |                      |                                       |  |  |                 |
|---------------|--|---|---|--|-------------------------|----------------|----------------------|---------------------------------------|--|--|-----------------|
|               | otor 1   | John M. Mad                                       |   |  |                         |                |                      |                                       |  |  |                 |
|               | otor 2<br>use, if filing)                                    | Donna L. Ma                                       |   |  |                         | _              |                      |                                       |  |  |                 |
|               | . 0,   | tcy Court for the                                 | : NORTHERN DISTRIC  | T OF ILLINOIS  |                         |                |                      |                                       |  |  |                 |
| Cas<br>(If kr | se number  | B 6l  |   |  |                         |                |                      |                                       | ed filing<br>ent showing<br>as of the fo | g post-petition<br>illowing date:              | chapter         |
| S             | chedule I:   | Your Inc  | ome   |  |                         |                |                      |                                       |  |  | 12/13           |
| sup<br>spo    | plying correct infouse. If you are sepended a separate sheet | ormation. If you parated and you et to this form. | sible. If two married peo<br>are married and not filin<br>r spouse is not filing wi<br>On the top of any addition | ng jointly, and you<br>th you, do not inc<br>onal pages, write | ır spouse<br>lude infor | is liv<br>mati | /ing witl<br>on abou | n you, inc<br>It your sp<br>umber (if | lude inforr<br>ouse. If mo<br>known). A  | mation about<br>ore space is r<br>answer every | your<br>needed, |
| ••            | information.   | oymon.  |   | Debtor 1   |                         |                |                      | Debtor 2                              | 2 or non-fil                             | ing spouse                                     |                 |
|               | If you have more   |   | Employment status*  | ■ Employed   |                         |                |                      | ☐ Emple                               | oyed                                     |  |                 |
|               | attach a separate information about employers.               |   | p.oy  | ☐ Not employed   |                         |                |                      | ■ Not e                               | mployed                                  |  |                 |
|               | Include part-time, self-employed wo                          |   | Occupation  | Director of Business<br>Development                            |                         |                |                      |                                       |  |  |                 |
|               | . ,  |   | Employer's name   | Lake County I  | air Asso                | ciat           | ion                  |                                       |  |  |                 |
|               | Occupation may i<br>or homemaker, if                         |   | Employer's address  | 1350 W Peterson Road<br>Grayslake, IL 60030                    |                         |                |                      |                                       |  |  |                 |
|               |  |   | How long employed th  |  |                         | for            | Addition             | al Employ                             | yment Info                               | rmation  |                 |
| Par           | t 2: Give De   | tails About Mor                                   | nthly Income  |  |                         |                |                      |                                       |  |  |                 |
|               | mate monthly incouse unless you are                          |   | ate you file this form. If  | you have nothing to  | o report for            | any            | line, writ           | e \$0 in the                          | e space. Ind                             | clude your nor                                 | ı-filing        |
|               | u or your non-filing<br>e space, attach a se                 |   | ore than one employer, co   | ombine the informa   | tion for all            | emp            | oyers fo             | r that pers                           | on on the li                             | nes below. If y                                | ou need         |
|               |  |   |   |  |                         |                | For De               | btor 1                                |  | otor 2 or<br>ng spouse                         |                 |
| 2.            |  |   | ry, and commissions (be<br>calculate what the monthl  |  | 2.                      | \$             | 3                    | ,076.92                               | \$                                       | 0.00   |                 |
| 3.            | Estimate and lis   | t monthly overt                                   | ime pay.  |  | 3.                      | +\$            |                      | 0.00                                  | +\$                                      | 0.00   |                 |

3,076.92

0.00

Calculate gross Income. Add line 2 + line 3.

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John M. Maguire Debtor 1 Debtor 2 Donna L. Maguire Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 3.076.92 0.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 352.25 0.00 Mandatory contributions for retirement plans 5b. 5b. \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 108.11 0.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e. Insurance 5e. 419.61 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. 5g. **Union dues** 0.00 0.00 5h. Other deductions. Specify: 5h.+ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 879.97 0.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 2,196.95 0.00 List all other income regularly received: 8 Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 monthly net income. 8a. \$ 150.00 8h Interest and dividends 8h \$ 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. **Unemployment compensation** 8d. \$ 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. 0.00 0.00 Specify: 8g. 8g. Pension or retirement income \$ 0.00 \$ 0.00 Other monthly income. Specify: 8h.+ 8h. \$ 0.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 150.00 0.00 Calculate monthly income. Add line 7 + line 9. 10. \$ 2,346.95 \$ 0.00 2,346.95 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 2,346.95 12. applies Combined monthly income Do you expect an increase or decrease within the year after you file this form? No. П Yes. Explain: Joint debtor is in very difficult situation and employment prospects are grim - however, if and when

Official Form B 6I Schedule I: Your Income page 2

employment is found budget will be altered significantly.

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| Debtor 1 | John M. Maguire  |                        |
|----------|------------------|------------------------|
| Debtor 2 | Donna L. Maguire | Case number (if known) |

# Official Form B 6I Attachment for Additional Employment Information

| Debtor              |                      |  |
|---------------------|----------------------|--|
| Occupation          | Marketing consultant |  |
| Name of Employer    | Bill's Pub           |  |
| How long employed   | 3 years              |  |
| Address of Employer |                      |  |
|                     | Mundelein, IL 60060  |  |

Official Form B 6I Schedule I: Your Income page 3

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| Fill        | in this informa         | ation to identify yo                 | our case:        |  |   |     |                      |   |
|-------------|-------------------------|--------------------------------------|------------------|--|---|-----|----------------------|---|
| Deb         | tor 1                   | John M. Mag                          | nuire            |  |   | Ch  | eck if this is:      |   |
|             |                         | OOTHI W. Wag                         | june             |  |   |     |                      |   |
| Deb         | tor 2                   | Donna L. Ma                          | guire            |  |   |     | ū                    | wing post-petition chapter                          |
| (Spc        | ouse, if filing)        |                                      |                  |  |   |     | 13 expenses as of    | the following date:                                 |
| Unite       | ed States Bankı         | ruptcy Court for the:                | NORTH            | ERN DISTRICT OF ILLIN  | OIS                                       |     | MM / DD / YYYY       |   |
| Coo         | e number                |                                      |                  |  |   | П   | A congrete filing fo | or Debtor 2 because Debtor                          |
|             | nown)                   |                                      |                  |  |   |     | 2 maintains a sepa   |   |
| Of          | fficial Fo              | orm B 6J                             |                  |  |   |     |                      |   |
|             |                         |                                      | _<br>            |  |   |     |                      |   |
|             |                         | J: Your                              |                  |  |   |     |                      | 12/13   |
| info        | rmation. If n           |                                      | eded, atta       | . If two married people a<br>nch another sheet to this<br>n. |   |     |                      |   |
| Par         |                         | ribe Your House                      | hold             |  |   |     |                      |   |
| 1.          | Is this a joi           |                                      |                  |  |   |     |                      |   |
|             | ☐ No. Go to             | o line 2.                            |                  |  |   |     |                      |   |
|             | Yes. Doe                | es Debtor 2 live                     | in a separ       | ate household?   |   |     |                      |   |
|             |                         | <b>l</b> o                           |                  |  |   |     |                      |   |
|             | □ Y                     | es. Debtor 2 mus                     | st file a sep    | parate Schedule J.   |   |     |                      |   |
| 2.          | Do you hav              | e dependents?                        | ■ No             |  |   |     |                      |   |
|             | Do not list Dand Debtor |                                      | ☐ Yes.           | Fill out this information for each dependent                 | Dependent's relation Debtor 1 or Debtor 1 |     | Dependent's age      | Does dependent live with you?                       |
|             | Do not state            |                                      |                  |  |   |     |                      | □ No  |
|             | dependents              | ' names.                             |                  |  |   |     |                      | Yes   |
|             |                         |                                      |                  |  |   |     |                      | □ No  |
|             |                         |                                      |                  |  | -   |     |                      | ☐ Yes   |
|             |                         |                                      |                  |  |   |     |                      | □ No<br>□ Yes                                       |
|             |                         |                                      |                  |  | -   |     |                      | □ Yes   |
|             |                         |                                      |                  |  |   |     |                      | ☐ Yes   |
| 3.          | Do vour ex              | penses include                       |                  | No   |   |     | _                    | □ Tes   |
| •           | expenses d              | f people other t                     | han $_{\square}$ | Yes  |   |     |                      |   |
|             | yourself an             | d your depende                       | nts? □           | res  |   |     |                      |   |
| Par         | t 2: Estim              | nate Your Ongoi                      | na Month         | ly Expenses  |   |     |                      |   |
| Esti<br>exp | imate your e            | xpenses as of year the               | our bankrı       | uptcy filing date unless y                                   |   |     |                      | apter 13 case to report of the form and fill in the |
| Incl        | luda avnonos            | se naid for with                     | non-cash         | government assistance  | if you know                               |     |                      |   |
| the         |                         | h assistance an                      |                  | cluded it on <i>Schedule I:</i>                              |   |     | Your exp             | enses   |
| •           |                         | •                                    |                  |  |   |     |                      |   |
| 4.          |                         | or home owners<br>nd any rent for th |                  | ses for your residence. I<br>or lot.                         | nclude first mortgage                     |     | \$                   | 1,200.00  |
|             | If not include          | ded in line 4:                       |                  |  |   |     |                      |   |
|             | 4a. Real                | estate taxes                         |                  |  |   | 4a. | \$                   | 0.00  |
|             |                         | erty, homeowner's                    |                  |  |   | 4b. | \$                   | 0.00  |
|             |                         |                                      |                  | upkeep expenses  |   | 4c. | ·                    | 0.00  |
| 5           |                         | eowner's associat                    |                  |  | mo oquitu locas                           | 4d. | · ·                  | 0.00  |
| 5.          | Auditional              | mongage payme                        | sino for yo      | <b>our residence,</b> such as ho                             | ine equity loans                          | 5.  | φ                    | 0.00  |

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| Debtor 1<br>Debtor 2 |        | John M. Maguire<br>Donna L. Maguire  | Case num     | ber (if known) |           |
|----------------------|--------|--|--------------|----------------|-----------|
| 6.                   | Utilit | ies:   |              |                |           |
|                      | 6a.    | Electricity, heat, natural gas   | 6a.          | \$             | 150.00    |
|                      | 6b.    | Water, sewer, garbage collection   | 6b.          | \$             | 0.00      |
|                      | 6c.    | Telephone, cell phone, Internet, satellite, and cable services   | 6c.          | \$             | 328.00    |
|                      | 6d.    | Other. Specify:  | 6d.          | \$             | 0.00      |
| 7.                   | Food   | l and housekeeping supplies  | 7.           | \$             | 600.00    |
| 8.                   | Child  | Icare and children's education costs   | 8.           | \$             | 0.00      |
| 9.                   | Cloth  | ning, laundry, and dry cleaning  | 9.           | \$             | 100.00    |
| 10.                  | Pers   | onal care products and services  | 10.          | \$             | 100.00    |
| 11.                  | Medi   | cal and dental expenses  | 11.          | \$             | 50.00     |
| 12.                  |        | sportation. Include gas, maintenance, bus or train fare.   | 40           | •              | 250.00    |
| 40                   |        | ot include car payments.   | 12.          | *              |           |
|                      |        | rtainment, clubs, recreation, newspapers, magazines, and books   | 13.          |                | 100.00    |
|                      |        | itable contributions and religious donations   | 14.          | \$             | 0.00      |
| 15.                  | Insu   |  |              |                |           |
|                      |        | ot include insurance deducted from your pay or included in lines 4 or 20.  Life insurance  | 15a.         | ¢              | 0.00      |
|                      |        | Health insurance   | 15a.<br>15b. |                | 0.00      |
|                      |        | Vehicle insurance  | 15c.         | · ·            | 98.50     |
|                      |        | Other insurance. Specify:  | 15d.         |                | 0.00      |
| 16                   |        | s. Do not include taxes deducted from your pay or included in lines 4 or 20.   |              | Ψ              | 0.00      |
| 10.                  |        | ify: IL dept of rev Levy for non-dischargable taxes  | 16.          | \$             | 433.00    |
| 17.                  | Insta  | Ilment or lease payments:  |              |                |           |
|                      | 17a.   | Car payments for Vehicle 1   | 17a.         | \$             | 0.00      |
|                      | 17b.   | Car payments for Vehicle 2   | 17b.         | \$             | 0.00      |
|                      |        | Other. Specify:  | 17c.         | \$             | 0.00      |
|                      |        | Other. Specify:  | 17d.         | \$             | 0.00      |
| 18.                  |        | payments of alimony, maintenance, and support that you did not report as   | 40           | Φ.             | 0.00      |
| 40                   |        | cted from your pay on line 5, Schedule I, Your Income (Official Form 6I).  | 18.          | · ·            |           |
| 19.                  |        | r payments you make to support others who do not live with you.  | 40           | \$             | 0.00      |
| 20                   | Spec   | ,  | 19.          |                |           |
| 20.                  |        | r real property expenses not included in lines 4 or 5 of this form or on Sche<br>Mortgages on other property   | 20a.         |                | 0.00      |
|                      |        | Real estate taxes  | 20a.<br>20b. | · -            | 0.00      |
|                      |        | Property, homeowner's, or renter's insurance   | 20b.         |                | 0.00      |
|                      |        | Maintenance, repair, and upkeep expenses   | 20d.         | · -            | 0.00      |
|                      |        | Homeowner's association or condominium dues  | 20d.<br>20e. | · -            | 0.00      |
| 21                   |        | r: Specify:  |              | Ψ<br>+\$       | 0.00      |
| ۷۱.                  | Othe   | . Specily.   |              | +φ             | 0.00      |
| 22.                  | Your   | monthly expenses. Add lines 4 through 21.  | 22.          | \$             | 3,409.50  |
|                      |        | esult is your monthly expenses.  |              |                |           |
| 23.                  |        | ulate your monthly net income.   |              |                |           |
|                      |        | Copy line 12 (your combined monthly income) from Schedule I.   | 23a.         |                | 2,346.95  |
|                      | 23b.   | Copy your monthly expenses from line 22 above.   | 23b.         | -\$            | 3,409.50  |
|                      | 00-    | Cultural commences the commences from the commences of th |              |                |           |
|                      | 23C.   | Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .   | 23c.         | \$             | -1,062.55 |
|                      |        | The result is your monthly het income.   | 200.         |                | ,         |
|                      |        |  |              |                |           |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

Yes. Explain: Joint debtor currently is living in Southern Illinois and not yet stabilized. Debtor is leaving surrendered residence and not yet stabilized. Some of this budget is anticipatory but many unknowns remain. Long term, debtors will divorce and seek to live independent lives.

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

| In re | John M. Maguire<br>Donna L. Maguire |                       | Case No. |    |  |
|-------|-------------------------------------|-----------------------|----------|----|--|
|       | <del>-</del>                        | Debtor(s)             | Chapter  | 7  |  |
|       | DECLARATION C                       | CONCERNING DEBTOR'S S | SCHEDULI | ES |  |

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

| Date | September 16, 2015 | _ Signature | /s/ John M. Maguire John M. Maguire Debtor |  |
|------|--------------------|-------------|--|--|
| Date | September 16, 2015 | _ Signature | /s/ Donna L. Maguire                       |  |
|      |                    | _           | Donna L. Maguire                           |  |
|      |                    |             | Joint Debtor                               |  |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# **United States Bankruptcy Court Northern District of Illinois**

| In re | John M. Maguire<br>Donna L. Maguire |           | Case No. | Case No. |  |
|-------|-------------------------------------|-----------|----------|----------|--|
|       | -                                   | Debtor(s) | Chapter  | 7        |  |

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| \$30,167.00 | 2015 YTD: (H) Lake County Fair Association |
|-------------|--|
| \$936.00    | 2015 YTD: (H) Bill's Pub                   |
| \$21,020.00 | 2014: (H) Lake County Fair Association     |
| \$2,399.00  | 2014: (H) Bill's Pub                       |
| \$29,713.00 | 2014: (W) Running Away Enterprises         |
| \$1,213.00  | 2013: (H) Bill's Pub                       |
| \$1,692.31  | 2013: (W) Running Away Enterprises         |
| \$16,315.00 | 2013: (W) Jersey Temporaries               |

SOURCE

AMOUNT

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### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$9,021.00 2013: (H) Unemployment

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION Consumers Credit Union v John Maguire and Foreclosure In the Circuit Court of the Nineteenth Foreclosed Judicial Circuit Waukegan, Lake **Donna Maguire** and OA to 13 CH 2668 County IL plaintiff LVNV Fundng v John Maguire In the Circuit Court of the Nineteenth **Civil Tort Judgment** 

10 SC 05755 Judicial Circuit Waukegan, Lake

County IL

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

**CAPTION OF SUIT** COURT OR AGENCY STATUS OR NATURE OF AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION Discover v Donna Maguire **Civil Tort** In the Circuit Court of the Nineteenth **Judament** 09 SC 3732 Judicial Circuit Waukegan, Lake and Agreed County IL

Order and Stipulation in default

In the Circuit Court of the Nineteenth Woodland Grove V Donna Maguire **Civil Tort** 

13 L 830 Judicial Circuit Waukegan, Lake

**Judgment** 

County IL

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF DATE OF SEIZURE **PROPERTY** 

Illinois Department of Revenue Springfield, IL 62736

Weekly since 2/21015 Tax Levy by state of \$115.38 each week. Total of

4,153.68 since Feb, 2015

# 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately None

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF

DESCRIPTION AND VALUE OF

**PROPERTY** ORDER CASE TITLE & NUMBER

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Newland & Newland, LLP 1512 Artaius Parkway, Ste. 300 Libertyville, IL 60048 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR august 4. 2015 by debtors AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2,085.00 plus \$335 for filing

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF SITE NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpaver identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **years** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NATURE OF BUSINESS

**BEGINNING AND** 

(ITIN)/ COMPLETE EIN ADDRESS ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

\_

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Case 15-31544 Doc 1 Filed 09/16/15 Entered 09/16/15 11:29:53 Desc Main Document Page 38 of 51

B7 (Official Form 7) (04/13)

Q

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 16, 2015

Signature John M. Maguire
Debtor

Date September 16, 2015

Signature Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

| In re                      | John M. Maguire<br>Donna L. Maguire  |                                  |  | Case No.   |
|----------------------------|--|----------------------------------|--|--|
|                            |  |                                  | Debtor(s)                                  | Chapter 7  |
|                            | CHAPTER 7 I  | NDIVIDUAL DEBT                   | OR'S STATEMENT                             | OF INTENTION   |
| PART                       | <b>A</b> - Debts secured by property property of the estate. Attach                        |                                  |  | ted for <b>EACH</b> debt which is secured by                         |
| Proper                     | ty No. 1   |                                  |  |  |
| Creditor's Name:<br>-NONE- |  | Describe Property Securing Debt: |  |  |
|                            | ty will be (check one):<br>Surrendered   | ☐ Retained                       | 1  |  |
|                            | ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain |                                  | void lien using 11 U.S.C                   | f. § 522(f)).  |
|                            | ty is (check one): Claimed as Exempt   |                                  | ☐ Not claimed as exc                       | empt   |
|                            | <b>B</b> - Personal property subject to us additional pages if necessary.)                 | nexpired leases. (All thro       | ee columns of Part B mu                    | sst be completed for each unexpired lease.                           |
| Proper                     | ty No. 1   |                                  |  |  |
| Lessor                     | r's Name:<br>E-  | Describe Leased P                | roperty:                                   | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO |
| person                     | re under penalty of perjury that<br>al property subject to an unexpi<br>September 16, 2015 |                                  | /s/ John M. Maguire John M. Maguire Debtor | roperty of my estate securing a debt and/or                          |
| Date _                     | September 16, 2015   | Signature                        | /s/ Donna L. Maguire<br>Donna L. Maguire   |  |

Joint Debtor

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# United States Bankruptcy Court Northern District of Illinois

| In r | John M. Maguire Donna L. Maguire   |  | Case N              | 0.                   |                     |  |
|------|--|--|---------------------|----------------------|---------------------|--|
|      |  | Debtor(s)  | Chapte              | r <b>7</b>           |                     |  |
|      | DISCLOSURE OF COMPEN   | SATION OF ATTO   | RNEY FOR            | DEBTOR(S)            |                     |  |
| 1.   | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of  | g of the petition in bankruptcy  | , or agreed to be p | aid to me, for servi |                     |  |
|      | For legal services, I have agreed to accept  |  |                     | 2,085.00             |                     |  |
|      | Prior to the filing of this statement I have received  |  | \$                  | 2,085.00             |                     |  |
|      | Balance Due  |  | \$                  | 0.00                 |                     |  |
| 2.   | \$_335.00 of the filing fee has been paid.   |  |                     |                      |                     |  |
| 3.   | The source of the compensation paid to me was:   |  |                     |                      |                     |  |
|      | ■ Debtor □ Other (specify):  |  |                     |                      |                     |  |
| 4.   | The source of compensation to be paid to me is:  |  |                     |                      |                     |  |
|      | ■ Debtor □ Other (specify):  |  |                     |                      |                     |  |
| 5.   | ■ I have not agreed to share the above-disclosed compe   | ensation with any other person   | unless they are m   | embers and associa   | tes of my law firm. |  |
|      | ☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name  |  |                     |                      | my law firm. A      |  |
| 6.   | In return for the above-disclosed fee, I have agreed to ren  | rn for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: |                     |                      |                     |  |
|      | <ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications, if applicable and explicitly agreed upon in fee agreement.</li> </ul> |  |                     |                      |                     |  |
| 7.   | By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions or any other adversary proceeding   |  |                     |                      |                     |  |
|      |  | CERTIFICATION  |                     |                      |                     |  |
| this | I certify that the foregoing is a complete statement of any pankruptcy proceeding.   | agreement or arrangement for   | payment to me for   | or representation of | the debtor(s) in    |  |
| Date | d: <b>September 16, 2015</b>   | /s/ Stephen S. Ne  |                     |                      |                     |  |
|      |  | Stephen S. Newland & Newland   |                     |                      |                     |  |
|      |  | 1512 Artaius Par   |                     |                      |                     |  |
|      |  | Libertyville, IL 60  |                     | 000                  |                     |  |
|      |  | (847) 549-0000 F<br>steve@newlandl   |                     | 902                  |                     |  |
|      |  |  |                     |                      |                     |  |

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#### Main Offices:

Libertyville Office:

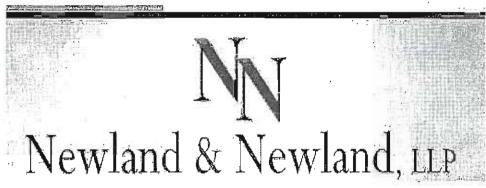
1512 Artaius Parkway, Suite 300 Libertyville, Illinois 60048 Office: 847.549.0000

Fax: 847.549.0000

Arlington Heights Office:

121 S Wilke Road, Suite 301 Arlington Heights, Illinois 60005

Office: 847.797.8001 Fax: 847.797.9090



Arlington Heights . Libertyville . Crystal Lake . Waukegan . Itasca

# **Bankruptcy Retainer Agreement**

OUR LAW FIRM IS A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.

In consideration for services to be rendered to undersigned Client(s), ("Client") by Attorney, Newland & Newland, LLP, ("Attorney"), in connection with representing Client regarding bankruptcy matters, Client, jointly and severally, it is agreed as follows:

## FEES AND CHARGES FOR SERVICES AND TERMS OF PAYMENT

| 1.   | Attorney accepts payment plans. An initial payment of \$_250 is required at the time this                  |
|------|--|
| Reta | iner Agreement is signed. The Retainer shall be applied to the balance owed and shall not be an additional |
| fee. | Client shall make monthly payments until paid in full.   |
|      |  |

- 2. A payment of \$\_\_\_\_\_\_\_ was paid on \_\_\_\_\_\_\_\_. Client understands that Attorney requires payment in full, including the court filing fee, prior to preparing Client's Bankruptcy Petition and filing same with the court.
- 3. Client is required to complete a law mandated pre-bankruptcy credit counseling course and predischarge financial management course. Attorney works with an approved provider of the United States Department of Justice, (DECAF). Attorney will provide Client with an instructional handout for completion of both required courses. Client is responsible for payment to DECAF for both courses of \$30 each. Joint debtors will take the courses together and the fee of \$30 remains unchanged. Client is free to take any bankruptcy approved course.
- 4. Client acknowledges Attorney has explained the different types of retainers and based on that discussion Client, who has the sole right to decide the type of retainer has agreed the retainer shall be:
- \_\_\_\_a. A security retainer, where the funds are deposited into the Attorney's escrow account, without interest. Attorney shall provide client a billing statement when funds are drawn out of the account.
- b. An advance payment retainer, where the retainer is deposited directly into Attorney's business account and is considered the property of the Attorney. It is understood that this option is for Client's benefit as it is not subject to attachment by creditors.
- 5. If Client's income is from the operation of a business or as an independent contractor (1099), Attorney requires payment of a fee for preparation of a Business Attachment.

- 6. Client understands that when Attorney is paid in full and Client has provided Attorney will all required forms and documents, Attorney will begin preparation of Client's petition.
- 7. Client understands that if after Client's Bankruptcy Petition is filed, Client notifies Attorney of a debt or any other information that was that was omitted by Client, Client agrees to pay Attorney \$100.00 for each amendment to Client's Bankruptcy Petition plus any costs charged by the Court.
- 8. Client understands that if any check given in payment to Attorney is returned for insufficient funds, Client agrees to immediately pay Attorney a \$40.00 fee in addition to the amount of the returned check. This payment and any future payments must therefore be made in cash or certified funds.

## Client's Schedule of Fces and Costs

| 9 | Attorney Fee for Preparation and Representation of Chapter 7 Case: | \$_ | 2000.00 |
|---|--|-----|---------|
| 0 | Filing Fee (Chapter 7):  | \$_ | 335.00  |
| 0 | Business Attachment:   | \$_ |         |
| Ð | Reaffirmation Agreement(s): \$100 each agreement                   | \$_ |         |
| G | Other costs: credit reports, courier fees, return of               |     |         |
|   | documents to client and other direct expenses                      | \$_ | 85.00   |
|   | TOTAL:   | \$_ | 242000. |

## TERMS OF SERVICE

- 9. Attorney reserves the right to withdraw from Client representation if, among other things, Client fails to honor the terms of this Agreement, including non-payment of Attorney and court filing fees; Client fails to cooperate or follow advice on a material matter, or if any fact or circumstance arises or is discovered that would render continuing representation unlawful or unethical. Client is aware of an ethical requirement imposed upon all Attorneys in the State of Illinois and Attorney is an officer of the court. If a Client, in the course of representation by an Attorney, perpetrates a fraud upon any person or tribunal, the Attorney is obligated to call upon the Client to rectify the same.
- 10. Since the outcome of negotiations and litigation is subject to factors which cannot always be foreseen, Client acknowledges and understands that Attorney has made no promises or guarantees to Client concerning the outcome and is unable do so. Nothing in this Bankruptcy Retainer Agreement shall be construed as such a promise or guarantee.
- 11. Client agrees that Attorney may discard Client records within one (1) year of the completion of the Client's bankruptcy case.
- 12. Attorney shall provide Client with the following services:
  - a. Review and analyze Clients financial circumstances based on information provided by Client.

- b. If possible and to the extent possible, based on the information provided by Client, advise Client of the Clients options, including but not limited to bankruptcy options.
- c. Inform Client what information Client needs to provide Attorney in order to allow Attorney to provide appropriate advice and option information, in the event such information Client provided is insufficient.
- d. Advise Client of the appropriate requirements in connection with the filing of a Chapter 7 or Chapter 13 bankruptcy, including the duties of Client connected with such filing.
- e. Quote the Client an estimated fee, to the extent possible given the information provided by Client, for the Attorneys service relative to providing bankruptcy assistance or other legal services to Client.
- f. Assuming that a U.S. Bankruptcy proceeding is filed, Attorney services will include all typical Attorney required participation in such proceeding, including but not limited to, appearance at Client's 341 Meeting of Creditors, communications with Client's case trustee as well as the US Trustee, and communication with creditors, when appropriate.
- g. If Client's proceeding requires additional, but not customary work, Attorney will inform Client directly, and enter into a separate written contract for such services to fully apprise Client of the fees, payment requirements, and expected services to be provided. Attorney's hourly rate for non-customary work is \$300.
- 13. Client acknowledges his/her obligation to make full and complete disclosure of all assets and all liabilities, and to provide all documents and information requested by the Attorney, before the bankruptcy petition can be prepared and filed with the court.
- 14. **CREDIT COUNSELING.** Client acknowledges that he/she must attend pre-bankruptcy credit counseling before the bankruptcy petition can be filed. Client understands that he/she must also attend pre-discharge financial management course after the bankruptcy petition is filed and within the time frame allowed by statute. Client acknowledges that the bankruptcy cannot be filed without the certificate of completion of the pre-bankruptcy credit counseling. Client agrees to complete the pre-discharge course prior to Client's 341 Meeting of Creditors. Client further understands that no discharge of debts will be issued if the post-bankruptcy credit counseling is not completed within the statutory time frame.
- 15. Client acknowledges that Attorney does not represent Client in any other type of case, lawsuit or proceeding other than Clients bankruptcy case. The Attorney may make a special appearance in a court, other than the Bankruptcy Court, for the purpose of filing a notification of Clients bankruptcy proceedings, and to suggest to another court that Clients proceedings should be stayed. Sending or receiving any summons or complaint, or notifying the Attorney of a pending lawsuit does not obligate the Attorney to represent Client in that lawsuit or before that court. Any representation of Client in a state court proceeding, including without limitation: collection lawsuits, foreclosure lawsuits, and etc., is not included in this Bankruptcy Retainer Agreement. Any referral made to another Attorney to represent Client is a courtesy only. The Attorney is not associated with any other Attorney outside of the undersigned Attorneys law offices.
- 16. Client acknowledges that the Attorney will not research creditor information, including addresses, account numbers, or balances. The Client must provide this information to the Attorney in writing. Failure to do so may result in unscheduled debts subject to non-dischargeability.

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- NEWLAND & NEWLAND, LLP
  - 17. Client agrees that the following matters are not included within the scope of this Bankruptcy Retainer Agreement. Client agrees that, as to the matters listed below, the Attorney will not take any action on Clients behalf, without a written request and/or a separate Retainer Agreement and possibly an additional retainer:
    - Motions to revoke a discharge.
    - b. Removal of a pending action in another court.
    - c. Obtaining title reports.
    - d. The determination of real estate or tax liens.
    - e. Appeals to the District Court of Court of Appeals.
    - f. Correcting credit reports.
    - g. Negotiations with Check Systems regarding Client.
    - h. Motions to Discuss Client's bankruptcy case filed by the Trustee, U.S. Trustee, or any creditor.
    - i. Any adversary proceeding filed by the Trustee, U.S. Trustee, or any other party on any basis, including, without limitations, proceedings to determine dischargability of debts.
    - j. Negotiating reaffirmation agreements when Clients income is not sufficient to rebut the presumption of undue hardship and special circumstances do not warrant the signing of a reaffirmation agreement.
    - k. Motions to redeem personal property.
    - 1. Motion to impose or extend the bankruptcy stay.
  - 18. LIENS. A Bankruptcy does not automatically discharge or remove liens from any real estate. Client agrees that the Attorney will not take any action to avoid (remove) any lien on real estate unless Client specifically authorizes the Attorney to do so in writing. Client agrees that the Attorney will rely on Clients statements concerning ownership of real property and any liens attached to Clients real property. Client agrees that no real estate title search will be conducted. Client agrees that Attorney will not conduct a public records search for lawsuits filed against Client or judgments granted against Client. Client must separately order and pay for a real estate title search, or public records search for lawsuits or judgments, if Clients wishes to obtain one. Client agrees to hold the Attorney harmless if client later discovers liens, lawsuits or judgments against Client or against Clients real estate.
  - 19. Client understands that individuals who file for relief under Chapter 7 or Chapter 13 of the Bankruptcy Code are subject to audits by the U.S. Trustee. If Client's case is selected for an audit, Client agrees to pay Attorney the customary hourly rate for representing Client in such audit.
  - 20. Due to scheduling issues, Attorney may have an attorney outside of Attorney's firm attend the Client's 341 Meeting of Creditors and Client consents to said action.
  - 21. The undersigned acknowledges agreement with the terms of the Bankruptcy Retainer Agreement.

| 8                   | 1 2                        |
|---------------------|----------------------------|
| Dated: 8/1//        |                            |
| ☐ Single Filing     | Joint filing               |
| & William           | Dan Dinger                 |
| Client Signature    | Client Spouse Signature    |
| John Maguire        | DONNA Maguire              |
| Client Printed Name | Client Spouse Printed Pame |
|                     |                            |

Attorney at Law for Newland and Newland, LLP

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Northern District of Illinois

| In re   | John M. Maguire<br>Donna L. Maguire         |   | Case No.               |                              |
|---------|---|---|------------------------|------------------------------|
|         |   | Debtor(s)   | Chapter                | 7                            |
|         |   | N OF NOTICE TO CONSUI<br>342(b) OF THE BANKRUPT               |                        | (S)                          |
| Code.   | I (We), the debtor(s), affirm that I (we) h | Certification of Debtor have received and read the attached r | notice, as required by | y § 342(b) of the Bankruptcy |
|         | M. Maguire<br>a L. Maguire                  | X /s/ John M. N   | laguire                | September 16,<br>2015        |
| Printed | d Name(s) of Debtor(s)                      | Signature of I  | Debtor                 | Date                         |
| Case N  | No. (if known)                              | X /s/ Donna L.  | Maguire                | September 16,<br>2015        |
|         |   | Signature of J  | oint Debtor (if any)   | Date                         |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

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# **United States Bankruptcy Court** Northern District of Illinois

| In re | John M. Maguire<br>Donna L. Maguire          |   | Case No.        |                           |  |
|-------|--|---|-----------------|---------------------------|--|
| mic   | Dollia L. Maguire                            | Debtor(s)   | Chapter         | 7                         |  |
|       | VER  | RIFICATION OF CREDITOR M                                  | IATRIX          |                           |  |
|       |  | Number of Creditors:                                      |                 |                           |  |
|       | The above-named Debtor(s) h (our) knowledge. | nereby verifies that the list of credit                   | ors is true and | correct to the best of my |  |
| Date: | September 16, 2015                           | /s/ John M. Maguire John M. Maguire Signature of Debtor   |                 |                           |  |
| Date: | September 16, 2015                           | /s/ Donna L. Maguire Donna L. Maguire Signature of Debtor |                 |                           |  |

Afni, Inc. 404 Brock Drive Bloomington, IL 61702

Asset Acceptance, LLC PO Box 2036 Warren, MI 48090

AT&T Mobility PO Box 6428 Carol Stream, IL 60197-6428

Blatt Hasenmiller Leibsker & Moore 125 S. Wacker Dr., Ste. 400 Chicago, IL 60606

Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595

Cavalry Portfolio Services PO Box 520 Valhalla, NY 10595

Citibank
(p) Bankruptcy
PO Box 790034
Saint Louis, MO 63179-0034

Cochise County Treasurers Office PO Box 1778
Bisbee, AZ 85603

Cons Coop Cu 2750 Washington Waukegan, IL 60079

Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079

Credit Control, LLC 575 Phantom Drive Ste 330 Hazelwood, MO 63042

Dsnb Macys Po Box 8218 Mason, OH 45040

ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057

Illinois Department of Revenue Springfield, IL 62736

Internal Revenue Service Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346

Keystone Consulting Inc 220 W Campus Drive #102 Arlington Heights, IL 60004

Lake County Dept of Pub Works 650 W Winchester Road Libertyville, IL 60048-1391

LVNV Funding LLC PO Box 740281 Houston, TX 77274

Midland Fund 2365 Northside Dri San Diego, CA 92108

Northland Group, Inc. PO Box 390846 Minneapolis, MN 55439

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601 Recovery Management Services, Inc PO Box 5820 Naperville, IL 60567

Trident Asst 53 Perimeter Cente Atlanta, GA 30346

United Recovery Systems PO box 722910 Houston, TX 77272

West Shore Park Corp %Fred Aichele 19441 Prospect Drive Mundelein, IL 60060

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